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Enfoque teórico multidisciplinar para la provisión electrónica de servicios

RESUMEN

El objetivo de este estudio es proporcionar una revisión de los enfoques teóricos más relevantes utilizados para la investigación del comportamiento del consumidor en marketing. Se ofrece una revisión detallada del Marketing Relacional, la Teoría de Señales, los enfoques relacionados con la tecnología y la personalidad y se observan los cambios en la provisión de servicios desde la aplicación de las nuevas tecnologías. Esta investigación ayudará a los investigadores a detectar las implicaciones de los diferentes enfoques y determinar aquellos que más adecuadamente llenarían las lagunas existentes en la investigación del comportamiento del consumidor.

Palabras clave: Revisión de la literatura, Marketing relacional, Teoría de Señales, TIC, personalidad.

A multidisciplinary theoretical approach to the electronic provision of services

ABSTRACT

This study's objective is to enclose the theoretical approaches used in the research of customer behaviour in marketing with the goal of providing a review of the most relevant theories that have been used in the empirical investigation of customer behavioural responses. A detailed view of Relationship Marketing, Signalling Theory, technology-related and personality-related approaches is given, and the changes in the provision of services since new technologies application are observed. This study could help researchers to detect the implications of different approaches and determine the most appropriate ones that would fill the existing gaps in marketing investigation of customer behaviour.

Keywords: Literature review, relationship marketing, signalling theory, ICT, personality.

JEL classification: M30; D11; L81.

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A multidisciplinary theoretical approach to the electronic provision of services

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1. INTRODUCTION

The marketing literature offers abundant information coming from the research of a whole variety of theories and models containing diverse variables that are expected to influence customers' behavioural intentions and actual actions. With the objective of encompassing the theoretical approaches in marketing focused on customer behaviour, this study presents a thorough review and describes the theories and concepts that offer a base to a wide variety of research related to customer behaviour. A general description of the theoretical approaches that have been used for exploring research models in the marketing literature is given. However, since some theoretical approaches are occasionally combined with approaches having their origin in other disciplines, such for instance informatics or psychology, we decided likewise to pay attention to theoretical proposals that are coming from other areas. Thus, having in mind that customer behaviour is closely related to customer's personality and that customers' behaviours are affected by the constantly evolving new technologies and their implementation in services provision, we also depict some of the most frequently used technology-related and personality-related theories, where most of the last ones have their basis in psychology.

In this way, we provide a thorough theoretical conceptualisation of the customer behaviour research in marketing, having the *Relationship Marketing* (RM) approach as the foundation that provides groundwork to comprise a variety of theoretical approaches that all together contribute to improving the B2C (Business to Customer) relationships. Since the mere beginnings of marketing, it has been considered that the central point of marketing is the customer, meaning that companies' activities should be addressed to serve people (Laczniak and Murphy, 2006). Precisely this view has developed into the concept of RM, reflecting that the organisational planning and processes should be in the best interest of the customer and embedded in customer understanding and satisfaction (Kotler, 2003; Kennedy and Laczniak, 2016). As a matter of fact, the three priorities of the RM are suggested to be: (a) The rationale for the relationship, where the parties involved are specified, together with the type of relationship expected. (b) The necessary processes for the relations between parties to take place and endure, which explain the relationship variables and how they influence it. (c) The appropriate structure to manage the relationship (Eiriz and Wilson, 2006). Moreover, one of the areas of special attention in the development of the relationship is found to be the services marketing. Services industries are believed to be natural settings for RM, because of the

intangible nature of services and the inseparability of the service from the service provider (Berry, 1995; Bitner, 1995; Fullerton, 2005). This points out to the necessity to observe the service that companies provide and the perceptions that customers have, all these leading towards an establishment and maintenance of a relationship, translated into the retention of a satisfied customer.

However, not all companies have customer oriented strategy, but rather profit oriented one (Kennedy and Laczniak, 2016). Since companies' conduct with consumers is not always focused on customers' best interests, a requirement to assure an equal and two-sided beneficial relationship emerges. Thus, companies should act as partners, instead of trying to control their customers' preferences, because at the end of the day it's the customer who accepts or rejects the deal (Kennedy and Laczniak, 2016). Just at this point the focus is placed on the *Signalling Theory* (ST), as one of the most suitable theories for the research of services industry, while finding precise steps that companies should follow, in order to communicate their quality and appropriate behaviour to customers, and enhance their satisfaction and loyalty. Consequently, pursuing that two-way communication, it is crucial to remember that for companies to achieve a competitive advantage, customers have to identify a distinctive value proposition (Vargo and Lusch, 2008). This can be done only by empowering customers with knowledge about the offered service, providing them quality signals that specify services characteristics and incentives that reduce the perceived uncertainty, overcoming in this way the problem of information asymmetry (Mishra et al., 1998).

Furthermore, we must not overlook the fact that the provision of services has enormously changed as a consequence of the implementation and constant improvement of *Information and Communication Technologies* (ICTs), which have shown a dynamic effect on customers' behaviour in a purchasing environment. Since the usage of the Internet and mobile devices has greatly impacted the general activities and lifestyle of customers, the ways services are delivered to customers and the forms in which customers perceive the electronic markets are totally different from those used in the offline environment. Accordingly, significant changes have happened in customer behaviour due to the characteristics of the environment that customers attend, enabling a variety of benefits, such as the well-known comfort, information availability, competitive prices and time saving (Ben-Elia et al., 2014). As a matter of fact, the ICTs implementation has proved to be appropriate for provision of services (Van Baal and Dach, 2005). Nevertheless, there are, as well, important concerns that could impact

customer satisfaction, attitude and behaviour, which could further lead to a termination of the B2C relationship. That is why, it is found of essential importance in marketing to take into consideration the use of ICTs in a way that it would help companies to provide services in accordance with customers' requirements, habits, preferences and daily life.

Additionally, Fullerton (2005) suggested that customer behaviour is shaped by not only a continuance commitment, but by an affective commitment, likewise, which means that it is affected by services-related aspects and customers-related characteristics. Accordingly, in the conceptualisation of customers in a marketing setting, they have been understood as dynamic persons, who are not interested in a simple purchase, but rather in an active consumption, conditioned by a psychological process for their decision-making. Some of the aspects that take part in customers' choice are found to be customers' identity, their preferences, attitudes, motivations or previous experiences (Kennedy and Laczniak, 2016). Thus, the relevancy of customers' *personality* in their practices, attitudes, decisions and intentions, is indicated. It is presented a closer look at the customers, their personality, their perceptions and their traits, which help companies to acquire enhanced knowledge about their current or potential customers and come up with strategies and services that will meet individuals' needs.

All these interrelations of the different theoretical proposals are presented in the following Figure 1.

Figure 1. Theoretical conceptualisation of aspects affecting electronic services provision
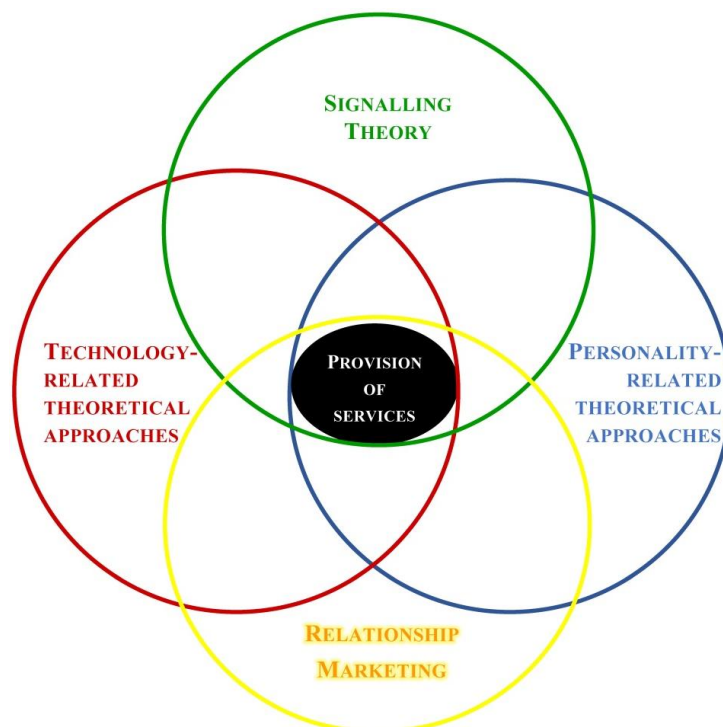
Consequently, in this study are underlined the most relevant arguments regarding the importance of the relationship establishment, development and maintenance of the B2C communication and the factors originated in different disciplines, which influence the enhancement of this relationship, especially in the services industry. As a final point, this study is closed with a general conclusion regarding the changes that have occurred in two high-involvement services sectors during the recent years of market evolution, the tourist sector of travel purchasing and the banking sector. Here it is depicted the adaptation of the services offered in those two sectors because of the expansion of the ICTs.

Having considered more than 300 research papers for this investigation, as a conclusion are proposed future research lines that would enable researchers and practitioners to empirically confirm the outcomes of this study.

2. THE RELATIONSHIP MARKETING APPROACH

The relationship that a company establishes with its customers is of crucial importance, since this link speaks about the communication between two parties during the whole process of offering a product/service[i], the purchasing intention, the actual purchase transaction and the post purchase practice, including a variety of factors that influence every one of these levels in the relation. Building a favourable long-lasting relationship with customers leads to customer loyalty. RM helps marketers to get closer to their customers through communication, information and services. Indeed, if the company and the customer communicate and interact, more information is processed and it is easier to overcome the concerns or confusions that may arise for both.

RM emerges in the early 1980s as an alternative approach to the transactional marketing based 4P model managing marketing-mix variables, and is considered a "paradigm shift in marketing" (Grönroos, 1994; Palmatier, 2008). The elements of this new approach were manifested in the late 1970s in two research streams, the Nordic School of Services (Grönroos, 1990; Berry and Parasuraman, 1993) and the IMP Group (Industrial Marketing and Purchasing Group) (Ford, 1997; Håkansson et al., 2000), believing that marketing should be built on a relationship, and not only on a transaction. The first one observes marketing and management from a service perspective, while the second uses the network and the interaction to explain industrial businesses. However, the first time RM was defined in the

literature was back in 1983 by Berry, who places the foundations for what is now probably the most widely used approach when investigating customers' relationship with companies. After more than three decades of research, the term RM has passed through many changes, although the essence is the same, which refers to the best way for establishing, developing and maintaining a long-term relationship with customers. Numerous definitions of this relationship can be found in the literature, adding aspects which try to explain this company-customer bond better. Nevertheless, as Grönroos (1999) affirmed, most definitions in the RM approach have a very similar meaning, and they basically vary in terms of broadness and emphasis. The generally adopted definition by the American Marketing Association describes RM as "marketing with the conscious aim to develop and manage long-term and/or trusting relationships with customers, distributors, suppliers, or other parties in the marketing environment" (AMA, 2016). However, since the environment where companies operate has changed and even more with the extension of the ICTs, marketers have perceived the need for a more concrete description of what seems important for a stable relationship between customers and companies. Regarding this new technologies' influence, Berry (2002) stated that e-commerce and the Internet have led to new opportunities in sense of relationship customisation for creating and maintaining connections with the customer. Accordingly, in Table 1 it is presented a review of the most significant improvements of the RM framework during the years, conforming to several researchers in marketing (Berry, 1995; Palmatier, 2008; Agariya and Singh, 2011; Jones et al., 2015).

Table 1. Relationship marketing evolution

Author	RM definition	Main improvements to previous RM research
Berry (1983)	RM is attracting, maintaining, and- in multi-service organisations- enhancing customer relationships.	Defines for first time the RM concept.
Grönroos (1990)	RM is to establish, maintain, and enhance relationships with customers and other partners, at a profit, so that the objectives of the parties involved are met. This is achieved by a mutual exchange and fulfilment of promises.	Emphasises the promise concept.
Gummesson (1990)	RM is viewed as the building, maintenance and liquidation of networks and interactive relationships between the supplier and the customer, often with long-term implications.	Includes interactive relationships and networks.
Berry and Parasuraman (1991)	RM is attracting, developing, and retaining customer relationships.	Define three levels of RM: financial bond, using price strategies to retain customers in continuity; social bond to encompass personalised services; structural bond, providing differentiated services and value to customers.
Morgan and Hunt (1994)	RM comprises all marketing activities directed toward establishing, developing, and maintaining successful relational exchanges.	Propose "The Commitment-Trust Theory of Relationship Marketing", which posits that "presence of relationship commitment and trust is central to successful RM, not power." (p. 22).
Sheth and Parvatiyar (1994)	RM is the understanding, explanation and management of the on-going collaborative business relationship between suppliers and customers.	Define a collaborative relationship.
Perrien and Ricard (1995)	RM is defined as an asymmetrical and personalised marketing process that takes place in the long run, results in some bilateral benefits, and rests on an in-depth understanding of customer needs and characteristics.	Consider customer needs and characteristics.
Martin and Clark (1996)	The RM ultimate objective is to treat suppliers, customers, competitors, regulators and the firm itself, separately and establish a network between all of them in order to create a relationship.	Introduce a network of three-order relationship between every party. Special importance was given on the customer-customer relationship.
Grönroos (1997)	RM is a process of identifying and establishing, maintaining, enhancing, and when necessary, terminating relationships with customers and other stakeholders, at a profit, so that the objectives of all parties involved are met, where this is done by a mutual giving and fulfilment of promises.	Includes the importance of a profitable relationship with customers and stakeholders.
Galbreath and Rogers (1999)	RM is about the management of technology, processes, information resources, and the need to create an environment that allows a business to take a 360-degree view of its customers.	Incorporate the role of technology, processes and information resources management.
Möller and Halinen (2000)	RM is not considered a general theory of marketing and two types of relationship theory are proposed: Market-based RM, and Network-based RM.	Distinguish between two types of RM theories: - Market-based RM is a customer-oriented RM approach that deals with fairly simple exchange relationships and assumes a market context. - Network-based RM is an inter-organisationally oriented RM approach, which examines complex relationships and presumes a network-like business environment.
Sheth and Parvatiyar (2000)	RM is the ongoing process of engaging in cooperative and collaborative activities and programs with immediate and end-user customers to create or enhance mutual economic value at reduced cost.	Embrace cooperative and collaborative activities and the concept of value.
Sharp (2003)	RM is defined as a process consisting of four stages, which include interaction, analysis, learning, and planning.	Observes it as a more complete and sequential process.
Hunt et al. (2006)	The RM rise is motivated by strategic network competition, as an alternative to traditional and hierarchical competition.	Include the competition for rising the RM.
Jang et al. (2006)	E-relationship marketing is a strategic marketing practice of establishing, maintaining, enhancing and commercialising networked customer relationships through promise fulfilment, communicated or implemented over certain electronic channels such as the Internet.	Define for first time the e-relationship marketing concept, as a consequence of the new technologies implementation.
Ramani and Kumar (2008)	RM is a process for developing innovation capability and providing a lasting competitive advantage.	Incorporate the importance of rising company's capability for innovation.
Palmatier et al. (2009)	A traditional RM model which proposes that the role of gratitude (both affective and behavioural aspects) is observed as a mediator for the effects of RM on performance outcomes, parallel to trust and commitment.	Empirically confirm the concept of gratitude as part of RM.
Lambert (2010)	RM is observed as strategic, process oriented, cross-functional, and value-creating for buyer and seller and as a means of achieving superior financial performance.	Identifies as value-creating and a more complex process between the customer and the company.
Heinonen (2014)	Customer RM is explored from three perspectives: the service provider context, the customer-provider dyad, and the customer context.	Observes customers' and providers' efforts to maintain the relationship and create value, and explored customers' life and business experience.
Jones et al. (2015)	RM proposes that customers' attitudes play an important role in the decision to respond favourably, in general, to companies' RM efforts.	Determine customers' attitudes toward RM as a positive impact on their likelihood of developing a relationship with a company.
RM research in electronic contexts	O'malley and Tynan (2000); Zineldin (2000); Geissler (2001); Luo (2002); Durkin and Howcroft (2003); Chiu et al. (2005); Szmigin et al. (2005); Eastlick et al. (2006); Leverin and Liljander (2006); Lee and Jun (2007); Martensen (2007); Hansen (2008); Liang et al. (2008); Porter and Donthu (2008); Quinton and Harridge-March (2010); Murdy and Pike (2012); Zhu and Chen (2012); Huang and Rundle-Thiele (2014); Bilgihan and Bujisic (2015); Jones et al. (2015); Zhang et al. (2016).	

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This approach has been implemented in a variety of fields, but probably those that mostly enhance its contribution are the services marketing and the psychology, where special attention is put on customers' profile, their perceptions, attitudes and intentions, all with the aim to better understand individuals' behaviour and interactions. As a matter of fact, the service industries highly consider human interaction and highlight its importance in services sectors, such as in travel and banking services. A meta-analysis of more than 38,000 relationships showed that strong relationship building is more effective for improving performance among services than in product offerings (Palmatier et al., 2006; Palmatier, 2008). In an environment like the service industry where customers face intangibility and high implication in the purchase, RM is found to be particularly relevant and appropriate to adopt (Berry, 2002; Grönroos, 1994; Morgan and Hunt, 1994; Palmatier et al., 2006). The literature also suggests that RM importance, especially in service sectors, has risen with the appearance of e-commerce and that incorporating new technologies helps companies in generating a competitive advantage (El Fidha and Charki, 2008; San-Martín et al., 2016). Moreover, the nature of the Internet and the new technologies (such as mobile phones and tablets), their interactivity, connectivity, entertainment, ubiquity and a variety of other characteristics, enrich RM in the electronic contexts.

However, although there are a variety of studies researching this approach in the new technologies context, there is still a necessity for further research (Das, 2009), since determining customers' traits and their behaviour is vital when they communicate with a company through technology. As Rajaobelina et al. (2013, p. 188) stated, "…identifying the characteristics of a company's most "relational" clientele is important to develop marketing strategies tailored to their needs that will ensure the continuity of the relationship. On the other hand, determining those customers who are less relational could help the company develop strategies to forge closer bonds with them".

In the intention to study RM and its power on the creation of a company-customer bond, there are several variables that have been implemented in the literature to explore the development and the maintenance of an established relationship between the two parties. Many studies, regarding the traditional (offline) and electronic markets (online and mobile), observed customer satisfaction, trust, commitment and loyalty, as the principal factors for achieving a solid relationship with the service suppliers (Berry and Parasuraman, 1991; Morgan and Hunt, 1994; Palmatier et al., 2006; Theron and Terblanche, 2010; Jones and

Taylor, 2012; Hsu et al., 2015). Other important variables in offline and electronic RM are cooperation, keeping promises, gratitude, shared values or communication and customers' attitudes toward RM (Grönroos, 2000; Szmigin et al., 2005; Palmatier et al., 2009; Guo et al., 2014; Jones et al., 2015). Although with the continuing market changes the impact of more aspects surely will be confirmed, it is important to pay attention on how companies can overcome the constant uncertainty that they currently face.

As Flambard-Ruaud (2005, p. 55) stated "globalization of markets, competitive pressure, brand multiplication and, above all, the ever-changing life styles and customer behaviour have forced companies to develop strategies to keep their clients and create customer loyalty programs and thus carry out RM".

3.   SIGNALLING THEORY IN B2C RELATIONSHIP

According the aforementioned, trust and satisfaction are some of the most important factors for the establishment, evolution and continuance of a relationship between a customer and a company (Ranaweera et al., 2005; Hwang, 2009) and they are seen as relevant aspects in situations where uncertainty in service issues arises for the customer (Ha, 2004; Kassim and Abdullah, 2010). The asymmetric information, frequently present in B2C relationships, refers to the situation where one side has less information regarding a transaction, compared to the other side involved in the same transaction (Mishra et al., 1998). It leads towards two problems: the adverse selection and the moral hazard. The first one appears when customers are unable to ascertain supplier's skills before purchasing, and the latter is produced because the supplier can easily influence the level of the quality provided for the offer and act opportunistically after the purchase (Rao et al., 1999). As Mishra et al. (1998) state, the adverse selection and the moral hazard are problems that concern both customers and companies. For the customers, the problem arises because of the inability to estimate the value of the service or firm's behaviour. For high-quality companies, there is the risk not to be distinguished from those offering low-quality services. Those two problems can easily impair companies' reputation (Klein and Leffler, 1981). In order to deal with the problem of adverse selection in the relationship with customers, companies could send quality signals that would give customers the possibility to indicate their characteristics and skills (Mishra et al., 1998). The moral hazard can be resolved with incentives "by means of compensation

systems and cultural values that reduce the likelihood of subsequent cheating" (Mishra et al., 1998, p. 278).

The ST is an approach that deals with the problem of adverse selection caused by information asymmetry. It suggests that there are signals sent by one party (the company) to another (the customer) communicating relevant information regarding characteristics of the service, the company or the selling conditions, with the purpose to mitigate customers' uncertainties, achieve trust and satisfaction, and help the customer in the decision-making process (Akerlof, 2002). In circumstances when the parties have access to different or imperfect information (Ben-Ner and Putterman, 2003), in a market where they can face a trustworthy or untrustworthy seller, customers' ability to resolve a classification problem will depend on the level of effectiveness of the signals (Boulding and Kirmani, 1993). Kirmani and Rao (2000) recognised the need for sending signals when there is a problem of quality uncertainty. This uncertainty can be overcome using pre-purchase signals that inform about the company and service quality (Boulding and Kirmani, 1993; Park et al., 2012), which could be sent to competitors, customers, providers or other stakeholders (Herbig and Milewicz, 1996). As Lee et al. (2005, p. 610) defined, "a signal is an action taken by the better-informed party in a setting of asymmetric information to communicate its true characteristics in a credible fashion to the less informed party." For signals to be effective, there are two characteristics that they have to possess (Connelly et al., 2011). The first one is the signal observability, which defines the degree to which the customer can notice the signal. If the signal is not perceived by the customer, the action by the company will not be communicated. The second signal characteristic is the signal cost. The idea is that some companies have a better competence to cover the costs associated with the signal delivery. Therefore, the companies that fulfil this condition will show a high-quality performance, which will help customers to distinguish them from the low-quality companies.

Although it is very difficult to classify the signals, Kirmani and Rao (2000) proposed a general classification founded on different cores. The primary classification is based on the monetary consequence that the company experiences, where default-independent signals and default-contingent signals are distinguished. These signals categories are further subdivided. The default-independent signals follow the nature of the bond between the expenditures and the sales, and are classified in sale-independent and sale-contingent signals. The default-contingent signals use as a base the nature of the potential monetary loss and are divided into

revenue-risking and cost-risking signals. However, to overcome the "unobservable quality" of services (Boulding and Kirmani, 1993), the implications of the more recent signals considered as essential (in the offline and electronic contexts), such as price (Yu, 2008; Roma et al., 2014), advertising (Wu et al., 2008; Wong et al., 2015), warranties (Hong and Cho, 2011; Yang et al., 2015) and brand reputation (Lee et al., 2005; Groening et al., 2016) have been researched.

The ST is used in marketing research to study the reaction of the customer as a consequence of the companies' actions using those signals (Cai et al., 2002). In marketing relationships between customers and companies, the information asymmetry is often a problem, in the sense that companies possess more or better information about the service than customers. The service industry is defined by attributes whose quality can only be evaluated after the purchase, because of its intangible nature and experience features (Nelson, 1970). For instance, a banking service quality cannot be assessed until the customer uses that service and perceives the results of it. A travel is experimented after getting at the destination and enjoying the service offered. At that moment a customer could have an opinion about the quality of the service. In those situations, the supplier of the service has more information about the offer than the receiver, which is an example of an information asymmetry situation. Thus, the ST is found to be appropriate for the service industry research (Lee et al., 2005), where one of the major issues is how to manage service encounters and service quality (Möller and Halinen, 2000).

In the recent years, especially in the case of electronic markets as an environment where the only way of communication is the website or the mobile site (or mobile app) of the company, the research of signals used for communicating certain information to customers, has also increased (Hong and Cho, 2011; Roma et al., 2014). In the e-commerce environment, signals are found to be concrete website characteristics that transmit the information from the electronic seller to the electronic buyer (Mavlanova et al., 2012). Given the nature of the electronic markets, their impossibility for face-to-face communication, the lack of trust, the plausible insufficiency of information privacy and security, the time lag between selection and purchase, or the distance gap that makes unmanageable the service examination, the customer has to confirm the credibility of the signals and the service quality after its delivery. This may be a critical issue, since some companies could use signals to transmit misleading or incomplete information for persuading the customers, although it would provide a

beneficial state only for the party that sends the signal (the company) and would not help for establishing a reciprocal and mutually favourable relationship (pooling equilibrium). That is why researchers pay attention to a variety of signals and examine the level of influence on customers' behaviour, with the goal that customers could more easily determine the importance of each characteristic that the company should communicate (Kim and Niehm, 2009). Those signals include pre-purchase features that might increase the willingness to establish a relationship (i.e. information and service quality, brand reputation, data privacy and security), purchase process characteristics that assure the development of the transaction (i.e. delivery, payment and warranty), and post-purchase traits that confirm the maintenance of the established relationship (i.e. post-purchase service, word-of-mouth practices or promotional incentives for customers) (Mavlanova et al., 2012; Radilla et al., 2014).

The essence of the ST in e-commerce is to find out how the information sent by companies is interpreted by customers and how it can be used to incite certain behaviours, such as customers' intention to visit a website, to purchase or repurchase a service or to recommend the company, based on their previous experience, satisfaction or trust. Accordingly, the variables that are most often observed as part of the ST, recognised as key factors in building satisfaction in the electronic contexts, besides those found in the offline environment (warranty, reputation, advertising and price), are website security and privacy policies, detailed and objective information regarding the good or service, service quality, website design, convenience, interactivity and entertainment (Cyr et al., 2006; Guo et al., 2008; Bonera, 2011; Mavlanova et al., 2012; Callanan et al., 2015).

In Table 2 it is presented a review of the later years' most relevant studies researching signals as a form for achieving customer purchase intention, repetition of the purchase, satisfaction with the service, trust and loyalty in the electronic contexts.

The ST has been broadly confirmed in a variety of contexts from several disciplines, such as management, psychology, marketing or anthropology (Connelly et al., 2011). Moreover, as observed, it is applicable in both physical and virtual settings. Thus, after pointing out its substantial importance in the electronic contexts, we found vital to continue in the following section with an observation of the approaches related to the electronic environment, which establish the basis of the e-commerce and m-commerce and enable a wider and complementary application to RM and ST.

Table 2. Signals related research for customer behaviour in electronic contexts

Authors	Research objective	Main findings	Studied signals
Merisavo et al. (2006)	To examine the effectiveness of m-advertising in sales of mobile services.	There is a significant increase in sales to customers who were exposed to m-advertising compared to those who were not exposed.	Advertising.
Munnukka (2008)	To investigate customers' intentions to purchase mobile communications services and how these intentions are affected by the customers' price perceptions in two customer segments.	Positive relationship exists between customers' price perceptions and their purchase intentions. Customers' satisfaction with pricing and services influences price perceptions, which further relates negatively with price transparency. Gender, age, and experience of service use explain the differences in customers' perceptions.	Price.
Hausman and Siekpe (2009)	To study customer online purchase intention and return intentions examining both machine and human elements of web design.	Human factors influence customer perception of usefulness, informativeness and entertainment, with less effect on perceived irritation related to the website. Computer factors impact usefulness, informativeness and irritation. The impact of perceived usefulness and entertainment is stronger on both attitude toward the website and flow than the impact of the other uses and gratifications constructs.	Entertainment.
Brettel and Spilker-Attig (2010)	To research if national culture has an impact on how customer behaviour is influenced by online advertising.	On-demand channels have a stronger effect on short-term success than push-channels and this effect is strongly moderated by the culture. The channel effectiveness of affiliate price comparison websites and search engines has significantly different impacts on customer behaviour in the USA and France. Customers in both countries should be targeted by advertising in different ways.	Advertising.
Shah Alam and Mohd Yasin (2010)	To examine online brand trust and its influencing factors in the online purchase.	Security and privacy, word of mouth, online experience, quality information and brand reputation have a positive relationship with online brand trust.	Security and privacy issues, quality information and brand reputation.
Omar et al. (2011)	To explore the factors that influence customer satisfaction among online shoppers.	The most important items that influence customer satisfaction are: safe and fast delivery, provision of order information/product arrival information, security of the online payment, product quality, forum and chat room functions, easy to operate search engines, provision of differentiated products for comparison, details of product information, and ease of ordering and payment.	Product performance, customer services, website design, website interaction and security issues.
Wang and Li (2012)	To depict the relationships between the identified key value-proposition attributes of mobile value-added services and the core factors of brand equity.	Mobile service attributes of personalisation, identification and perceived enjoyment have significant positive influences on the key brand equity factors, including brand loyalty, perceived quality, brand awareness, and brand associations.	Service characteristics and quality.
Wu et al. (2012)	To investigate trust and privacy concerns related to the willingness to provide personal information online under the influence of cross-cultural effects.	Significant positive relationships are found between the content of privacy policies and privacy concern/trust; between willingness to provide personal information and privacy concern/trust; and between privacy concern and trust.	Privacy and security issues.
Chen (2013)	To explore the quality of mobile shopping systems.	System quality, information quality, and service quality are the major determinants of mobile shopping system use and customer satisfaction, which in turn are direct antecedents of purchase intention.	System, information and service quality.
Roy and Butaney (2014)	To analyse the online customer's patronage toward an e-retail website compared to other websites, relating the website quality dimensions, e-satisfaction, electronic customers' attitude toward e-retail website and customer's relative loyalty.	Aesthetics, information content, navigational quality, and information quality positively affect customer relative loyalty. E-satisfaction and attitude toward website have a positive impact on customer relative loyalty. A dimension-specific model of website quality and customer relative loyalty is likely to reflect the customers' mental representations of the customers' consumption experience at the website.	Website quality.
Zhou (2014)	To identify the factors affecting continuance usage intention of mobile sites.	System quality and information quality affect perceived usefulness, satisfaction and flow. These three factors determine continuance usage intention.	System quality and information quality.
Dauda and Lee (2015)	To analyse the technology adoption pattern regarding customers' preference for potential future Internet services.	To increase efficiency and strengthen competitiveness, banks need to promote smart and practical branded services especially self-services at the same time promoting a universal adoption of e-banking system services that add entertainment or extra convenience to customers.	Interaction, entertainment, convenience, service quality and security and privacy issues.
Sharma and Lijuan (2015)	To investigate service quality of e-commerce websites in online platform and their contribution to e-business promotion.	Information quality and online service quality are the key determinants for user satisfaction and sustainability of e-commerce technology.	Information and service quality.
Lanzolla and Frankort (2016)	To study if the offline sellers' characteristics which are visible online, convey credible signals of seller behaviour.	Sellers' institutional quality, their legal status and their geographic locations affect buyers' likelihood of contacting the seller.	Information on geographic location and legal status.

4. TECHNOLOGY-RELATED THEORIES IN CUSTOMER BEHAVIOUR RESEARCH

The implementation of ICTs in individuals' everyday life is undeniable, influencing the way tasks are completed, in sense of either work or leisure, but even people's lifestyle has changed with the constant and intense use of new technologies at every level of every industry. Yet more, the mobile phones usage at anytime and anywhere even makes individuals dependent on a device that supposedly gives more control over life on the one side, and more freedom for living the fast life of nowadays society, on the other. The revolution that have happened in the last two decades with the introduction of new technologies such as the Internet and the "nomadic devices" including laptops, tablets, mobile phones and smartphones (Ben-Elia et al., 2014) is evident together with all the possibilities for making things easier, faster, closer, cheaper, more comfortable and personalised.

Understanding the behaviour of customers has been a real challenge that many academics and practitioners from marketing, sociology, psychology and many other disciplines have faced for many years. However, this challenge got more complex as customers' behaviour passed through changes depending on the environment where individuals act. A clear example of these changes is the electronic market, where there is not physical contact between the parties. Everything is done online, beginning with the basic service information search and concluding with the recommendations shared after having an experience with the service or the company. New technologies have informative and presentation roles (Geiger and Martin, 1999), but they also have some prospective applications that go far beyond the usual communication activities (Tsang et al., 2004). In fact, companies use ICTs interface to get closer to customers and satisfy individuals' needs, wants and preferences with offers created regarding their values. Besides, there are several advantages of ICTs implementation, such as time and money saving, convenience, comfort, control, loads of information in one place, better prices and continuous contact without place restrictions. Particularly, using mobile phones, customers get improvements in personalisation, mobility and ubiquity (Mort and Drennan, 2005; Lee and Lee, 2010). However, there are also issues (credibility, security and privacy of the web) that may suppose a conflict specifically for customers. Thus, marketers are trying hard to detect the beneficial and critical aspects of an offer that lead towards maintenance or a breakup of the B2C relationship, while looking for the best way for providing customers' satisfaction.

The increasing interest in the online and mobile customer in the last years is obvious. For the purpose of electronic customer research, some of the most relevant theories and approaches in marketing have been applied, some of them having a basis in the offline context and then being adapted to the electronic setting, and others raised with the expansion of the ICTs. Indeed, customers' intention to adopt a concrete technology, to purchase in a certain context or to repeat the purchase and become loyal customers are all subjects of research (Wang et al., 2013; Lien et al., 2015). Thus, since customers' practices are changing as a consequence of ICTs implementation, customer behaviour remains to be one of the greatest focus points in marketing research. In Table 3 the main theoretical approaches for researching the customer behaviour in electronic contexts are presented.

Table 3. Technology-related theoretical approaches for customer behaviour research in electronic contexts

Approach and authors	Proposal description	Main insights	Application to customer behaviour research in electronic contexts
Theory of Reasoned Action (TRA) *Fishbein and Ajzen (1975)*	Proposes that customers' intention to behave in a certain way is influenced by customers' attitude and subjective norms.	- Behavioural intention measures individuals' strength of intention to perform some behaviour regarding the use of new technologies - Attitude consists of beliefs about the consequences of performing the behaviour multiplied by his or her evaluation of these consequences. - Subjective norm is as a combination of perceived expectations from relevant individuals or groups along with intentions to comply with these expectations (i.e. to use a technology).	Jung et al. (2014); Hsu et al. (2014); Zhang, Cheung and Lee (2014); Yap and Gaur (2016); Erkan and Evans (2016).
Technology Acceptance Model (TAM) *Davis (1989)*	Suggests that especially two factors influence customer decision about how and when they will adopt and use a technology: perceived usefulness and perceived ease of use.	- Perceived usefulness is the degree to which a person believes that using a particular system would enhance his or her performance. - Perceived ease of use defines the degree to which a person believes that using a particular system would be free from effort. Perceived ease of use is besides observed as a factor influencing perceived usefulness.	Maroofi and Nazaripour (2013); Kim and Qu (2014); Kalinic and Marinkovic (2015); Yan and Pan (2015); Agag and El-Masry (2016).
Theory of Planned Behavior (TPB) *Ajzen (1991)*	States that customers' attitude toward behaviour, subjective norms, and perceived behavioural control together shape individuals' behavioural intentions and behaviours.	- Improvement regarding the predictive power of TRA by including perceived behavioural control, defined as the individuals' perception of ease or difficulty in performing the behaviour (i.e. when using a technology).	Yang (2013); Liu and Brandyberry (2014); Mishra (2014); Sahli and Legohérel (2016); Zach and Lissitsa (2016).
Decomposed Theory of Planned Behavior *Taylor and Todd (1995)*	Proposes a better explanation of the TPB, decomposing the attitude, subjective norms and perceived control variables.	The three antecedent variables of intention are decomposed in order to better explain those influencing factors: - Attitude is described by ease of use, perceived usefulness and compatibility. - Subjective norms are composed by peer influence and superior's influence. - Perceived control is consisted of self-efficacy, recourse facilitation condition and technology facilitating condition.	Horng et al. (2011); Choudrie et al. (2013); Balabanoff (2014); Al-Otaibi and Houghton (2015); Chang et al. (2016).
Technology Readiness Index *Parasuraman (2000)*	Explores individuals' readiness to engage and interact with technology.	Four groups of users are defined based two dimensions being motivators (+) and another two being inhibitors (-) of new technology use: (+) Optimism - a positive view of technology, described by the belief in increased control, flexibility, and efficiency in life due to technology. (+) Innovativeness - a tendency to be the first using new technologies, a tendency to be a technology pioneer and thought leader. (-) Insecurity - distrust in technology and scepticism about its ability to work properly. (-) Discomfort - a perception of lack of control over technology and a feeling of being overwhelmed by it.	Lin and Chang (2011); Godoe and Johansen (2012); Kuo et al. (2013); Ferreira et al. (2014); Chung et al. (2015).
Extended Technology Acceptance Model TAM2 *Venkatesh and Davis (2000)*	Suggests an extension of the TAM, introducing antecedents of perceived usefulness and customer intention.	TAM2 adds several relations to the basic TAM: - The direct effect of subjective norms, image, job relevance, output quality and result demonstrability on perceived usefulness. - The direct effect of subjective norms on customer intention and image. - The moderating effect of customers' experience and voluntariness on the impact of subjective norms on customer intention. - The moderating effect of customers' experience on subjective norms-perceived usefulness relation.	Baker et al. (2011); Parra et al. (2012); Chang and Chang (2013); Su (2014); Yang (2015).
Theory of Diffusion of Innovations *Rogers (2010)*	Explores the reason and the manner for spreading new ideas and technologies in the society.	- Four main elements influence the spread of new ideas and technologies: the innovation itself, communication channels, time, and a social system. - Diffusion reveals itself in different ways depending on the type of adopters, and the innovation-decision process and the environment. - The categories of adopters are: innovators, early adopters, early majority, late majority, and laggards.	Sell et al. (2014); Kim and Ammeter (2014); Montazemi and Qahri-Saremi (2015); Chiyangwa and Alexander (2016); Krishnan and Lymm (2016).
Unified Theory of Acceptance and Use of Technology (UTAUT) *Venkatesh et al. (2003)*	Researches customer intentions to use a new technology and the subsequent usage behaviour following the new technology adoption.	- Four key constructs are observed: performance expectancy, effort expectancy, social influence and facilitating conditions. The first three are considered direct determinants of user's intention, and the fourth is a direct determinant of user's behaviour. - Gender, age, experience and voluntariness of use are observed as moderators of the impact of the four key constructs on usage intention and behaviour.	Al-Qeisi et al. (2014); Martins et al. (2014); Wong et al. (2015); Yuen et al. (2015); Kurila et al. (2016).
Extended Technology Acceptance Model TAM3 *Venkatesh and Bala (2008)*	Proposes an extension of the TAM2, including antecedents of perceived ease of use.	TAM3 complements TAM2 by the effect of two general dimensions on the perceived ease of use: - Anchor - consisted by the computer self-efficacy, perceptions of external control, computer anxiety and computer playfulness. - Adjustment - perceived enjoyment and objective usability.	Jung and Hwang (2014); Rondan-Cataluña et al. (2015); Faqih and Jaradat (2015); Al-Gahtani (2016); Demoulin and Djelassi (2016).
Extended Unified Theory of Acceptance and Use of Technology (UTAUT2) *Venkatesh et al. (2012)*	Incorporates three constructs into UTAUT: hedonic motivation, price value, and habit.	- The hedonic motivation, the price values and the habit directly influence users' intention, and the habit also determines users' behaviour. - The impact of facilitating conditions on users' intention is also included. Individual differences, like age, gender and experience are expected to moderate the effects of hedonic motivation, price value, habit and facilitating conditions on behavioural intention and technology use.	Slade et al. (2014); Xu (2014); Hew et al. (2015); Morosan and DeFranco (2016); Salim et al. (2016).

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In view of the literature, in the same way the Internet opened the path for e-commerce (Dholakia and Dholakia, 2004), the mobile phones that are data ready and connected to digital communication networks helped to put a base for m-commerce (Lee and Lee, 2010). Researchers have emphasised that Internet services implementation is very suitable for service industries (Van Baal and Dach, 2005). The electronic contexts, based on the aforementioned advantages, makes a wide range of services possible: unlimited communication anytime and at anyplace, including ubiquitous communication by chats, e-mail or SMS; easy organisation using reminders or alarms; sports and entertainment through social networks, games, blogs, music or movies; banking services such as bill payment, digital transactions, online/mobile purchase; location-based services like maps, tour guides or GPS (Global Positioning System); ticketing and booking services for events, movies, concerts, theatre or travel (Xiang et al., 2015; Wang et al., 2016).

However, because not all customers are convinced of the benefits of these new technologies, and the demand has altered due to the economic crisis in the later years, there are several companies that are opting for a combination of different channels and acting in more than one context at a time, usually combining the offline with online channel, but lately also including the mobile channel. This practice is known as multichannel integration, which gives customers access to updated and more comprehensive information (Badrinarayanan et al., 2014). The presence of this synergy is easily recognisable in the service industries, especially in the banking and tourism sectors. For instance, banks operate not only in physical offices, but on the Internet and via mobile phone applications, as well, while travellers nowadays can organise a whole trip electronically, as an alternative for hiring a physically present travel agency or supplier. The multichannel customer research has triggered a considerable interest likewise (Kuruzovich et al., 2008; Sousa et al., 2015). Treating with multichannel customers may be more complicated, since they have to be satisfied in every channel in order to maintain a relationship with the company, besides the potential problem of overlapping customers, because of possible different groups of customers in the same channel. However, it also presents advantages, since there is a greater variety of manners for accomplishing customers' intention to establish or remain in that relationship as there are different channels applied. Therefore, companies have to be equipped with a relevant experience in different channels performance to be able to bear with such a task and offer a 360º experience to their customers, through the design of a multichannel and even an omnichannel[ii] strategy (Willcocks and Plant, 2001).

Finally, literature proposes that Internet users are prone to new technologies use including mobile phones (Mallat et al., 2009; Lee and Lee, 2010) and it is confirmed that customers who have tried out some new technologies are more inclined to adopt other new technologies, than the customers who do not have a previous experience in the usage (Rogers, 2010). This may mislead to confusion that all new technology users are alike and that there are not many differences between online and mobile users, for instance. It would be a mistaken supposition, first because obviously, the nature of those two channels is on several levels different (Lee and Lee, 2010), and second, because not only the context characteristics are those that influence customers' behaviour. It is likewise important to have in mind other customers' characteristics such as social, demographic or personality aspects. Therefore, the following epigraph gives another perspective to observe the customer behaviour getting deeper into individuals' differences and achieving a wider description of their characteristics and behaviour.

5. PERSONALITY-RELATED THEORIES IN CUSTOMER BEHAVIOUR RESEARCH

The importance of a long-term beneficial relationship between customers and companies has been seen as a main goal of the RM. This relevance is noticed by companies who use different kinds of signals to communicate certain information to customers and to influence a decision that will rise in a favourable relationship between the parties, especially in uncertain and technological contexts, such as e-commerce and m-commerce. However, in the RM approach, it has been warned that the enduring relationship aim does not necessary means that the company must establish and work on a relationship under any circumstances (Berry, 1995). Therefore, companies should recognise the setting where building a long-lasting relationship with customers will lead towards the successful accomplishment of the companies' goals (Gummesson, 1995). Moreover, companies should assure that they are addressing the right target by studying customers' personality to finally understand how different customers respond to the company's marketing efforts (Adjei and Clark, 2010). Heinonen et al. (2010, p. 534) proposed the adoption of more customer oriented strategies: "instead of focusing on what companies are doing to create services that customers will prefer, we suggest that the focus should be on what customers are doing with services to

accomplish their own goals". The idea is to find a way to be more involved in customers' lives.

At this time companies are adopting strategies to target their potential customers and to offer an improved service to their current ones. That is why they need information about who is the appropriate target to buy a concrete service and what would be their perceptions, values, emotions and personality that best describe the purchasing preferences. Service industries are typically characterised by customers' involvement and simultaneous production and consumption, and this is what makes their quality so complex to evaluate. Their characteristics such as abstractness, intangibility, impossibility to store, the requirement for information comparison between services or the possibility for change because of external reasons, involve a greater difficulty in customers' decision when purchasing a service. Thus, having knowledge of customers' characteristics has become indispensable for companies, since information regarding customers' profile facilitates the achievement of the company's targets (Zuccaro and Savard, 2010).

With the understanding that there are also other causes that can alter customer actions, such as emotions (Eroglu et al., 2003), personality (Simpson et al., 2008), social or demographical characteristics (Venkatesh et al., 2003), the literature switched its attention from technical issues to a more holistic view of the customer. Furthermore, with the appearance of new technologies there is an increasing interest in customers' personality and their internal factors, such may be customers' innovativeness, skilfulness, self-efficacy, perceived convenience, motivation and their influence on adoption behaviours in the electronic contexts (Lu and Yu-Jen Su, 2009; Kim et al., 2011; Lu, 2014). Moreover, personal factors are considered to affect individuals' cognitive interpretation of the objective issues. It has been suggested that if intention is observed without personality variables, customers' interpretation will look like a more rational process than it really is (Lu, 2014). Individuals' personality is considered to be steadily connected with customers' behaviour and seems to give significant information about customers and their decisions (Kotler and Armstrong, 2010)[iii].

Literature suggests that nowadays the segmentation is seen as one of the most useful techniques for identifying customers' differences and for understanding customers' behaviours (Gilboa and Vilnai-Yavetz, 2010). There are at least three segmentation approaches proposed by researchers that are most widely used to characterise customers

(Ruiz et al., 2004). The first one takes as a foundation the demographic variables (Konuş et al., 2008), the second one focuses on the psychographic variables derived from customers' personality, reactions, feelings and opinions explaining the reasons for purchase (Ribeiro Cardoso and Carvalho Pinto, 2010), and the third segmentation approach concentrates on customers' activities during the purchase process (Moye and Kincade, 2003).

Some of the customer attitudinal and behavioural changes are driven by social and demographical features, such as culture, age, gender, nationality, social status, education, profession, as more factual and general aspects (Chong, 2013; Wang et al., 2015). Additionally, there are those related to the emotions, the senses, the perceptions, the experience and other personal causes that in one way or another are affecting customers' decision making (Wong and Dioko, 2013; Teng Wong et al., 2014). The research of the personality characteristics of the customer and their influence on his/her behaviours has been comprised in several theoretical frameworks, some of them with an origin in psychology, but adapted to the customer behaviour for marketing objectives. Therefore, in Table 4 is presented a review of the principal approaches used in marketing to better understand the individual's behaviour through personality.

Besides the variables typically used in those approaches, there is a great number of personal variables used for the research of customer behaviour in order to determine the individual characteristics that make them different from others, in sense of their commercial and purchasing habits important for the establishment, evolution and maintenance of the B2C relationships. Some of the most frequent are the media affinity (Gerlich et al., 2010), self-efficacy (Yang et al., 2011), need for cognition (Simpson et al., 2008), perceived mobility necessity (Haustein and Hunecke, 2007), anxiety with new technologies (McFarland and Hamilton, 2006), ICTs addiction (Billieux et al., 2015) or innovativeness (Chen, 2014).

To summarise, the importance of customers' personality traits lies in their relevant connection with customers' behaviour and the capability to predict the preferences and reactions of the customers. This way, the company can establish an adequate strategy to communicate with its target customers and attract them with the final aim of building and maintaining a long-lasting valuable relationship with them.

Table 4. Customer personality-related theoretical approaches for customer behaviour research in electronic contexts

Approach and authors	Proposal description	Main insights	Customer personality research in electronic contexts
Stimuli-Organism-Response Model (SOR) Mehrabian and Russell (1974)	Supposes that stimuli influences organism, which on its side impacts customer response.	Stimuli are associated with the shopping environment, organism is related to customer behaviour and response represents the customer behaviour linked to the organism function. - Stimuli refer to something that rouses or incites to action or increased action. - Organism is defined by cognitive and affective intermediary states and processes that mediate the relationships between the stimulus and individuals' responses. - Response refers to a behavioural reaction of a customer shopping experience.	Lo and Lin (2013); Gao and Bai (2014); Wu, Lee, Fu et al. (2014); Abarbanel et al. (2015); Liu et al. (2016).
Elaboration Likelihood Model (ELM) Petty and Cacioppo (1986)	Defines a dual process theory that describes how attitudes are formed and changed based on the way stimuli are processed.	Two major routes to persuasion are identified: - A central route supposes that persuasion will result from individuals' careful and thoughtful consideration of the information presented; it involves a high level cognitive elaboration of the message. - A peripheral route supposes that persuasion will result from individuals' association with positive or negative cues or the stimuli; the cues are generally unrelated with the logical quality of the stimulus.	Tseng and Kuo (2014); Micu and Pentina (2014); Chiang and Suen (2015); Lu and Gursoy (2015); Kim et al. (2016).
The Big Five (Five-Factor Model) Digman (1990)	Proposes a model that describes individuals' personality on the basis of five principal personality traits.	Five personal traits are introduced: - Openness to experience reflects the degree of individual's intellectual curiosity, creativity and preference for variety, and delineates the tendency to be imaginative, independent and interested in variety. - Conscientiousness measures the individual's tendency to be organised and dependable, to show self-discipline, to act with duty and care, to aim for achievement and to prefer planned rather than spontaneous or impulsive behaviour. - Extraversion describes the level of individuals feeling energy, positive emotions, assertiveness, sociability and tendency to seek stimulation; outlines sociable, fun-loving and affectionate individuals. - Agreeableness reveals individual's propensity to be trusting and helpful compassionate and cooperative rather than suspicious and antagonistic towards others. - Neuroticism describes individuals' tendency to experience negative emotions, anger, anxiety and vulnerability and the feeling of insecurity and self-pitying.	Takao (2014); Lee et al. (2014); Knoll and Proksch (2015); Turkyilmaz et al. (2015); Darbyshire et al. (2016).
Brand Personality Aaker (1997)	Describes the set of human characteristics associated with a brand and examines how the relationship between brand and human personality may drive customer preference.	Five brand personality dimension are associated with a brand: - Sincerity describes the idea of warmth and acceptance, identifying a down-to-earth, honest, wholesome and cheerful brand. - Excitement shows notion of sociability, energy and activity, recognising a daring, spirited, imaginative and up-to-date brand. - Competence encompasses responsibility, dependability and security, outlining a reliable, intelligent and successful brand. - Sophistication delineates the glamour and pretentiousness of an upper class and charming brand. - Ruggedness reflects the degree to which a brand is perceived as rugged or strong, describing it as outdoorsy and tough.	Lee and Kang (2013); Chung and Ahn (2013); Gammoh et al. (2014); Habibi et al. (2014); Rutter et al. (2015).
3M Model of Motivation and Personality Mowen (2000)	Explains how personality traits interact with the situation to influence customer attitudes and actions.	Four types of variables are considered: - The elemental traits include the constructs of openness to experience, conscientiousness, extraversion, agreeability, neuroticism and material needs. - The compound traits are described by the need for activity and impulsiveness. - The situational traits are inclusive of the constructs of shopping confidence and susceptibility to peer influence. - The surface traits are represented by utilitarian and hedonic shopping orientation.	Chen (2011); Yeo (2012); Chang et al. (2013); Kang and Johnson (2015); Roberts et al. (2015).

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6. CUSTOMER BEHAVIOUR REVOLUTION IN TRAVEL AND BANKING SERVICES CONTEXTS

The intangibility, variability, complexity, involvement and importance characterise the services with difficult evaluation by the customers (Berry, 2002; Johns, 2012). Moreover, they first must be tried, experienced and experimented, so they can be evaluated and possibly considered for future purchase or repurchase. Furthermore, they are perceived by customers in different ways, since every individual has his/her preferences, skills and attitudes when it comes to choosing one service or another. This makes every experience unique. High-involvement services, such are travel or banking ones, imply active customer participation in their evaluation and higher perceived risk, which encourages customers to remain with a service provider they trust and are satisfied with (Berry, 2002). Following RM, when a correct performance of the services is completed, customers' trust is increased and the commitment is built (Morgan and Hunt, 1994).

In the first place, the tourism sector is one clear example of high-involvement *travel services*, including an individual experience particular for each customer, involving personal knowledge and beliefs, feelings and emotional responses, and a concrete behavioural manifestation related to the travel and the destination (Zhang et al., 2014). The research on tourism is rapidly growing, and one of the reasons is that it has become especially important for the worldwide economic growth, since both public and private sectors have make some important investments in this industry (Peng et al., 2014). In the past years creating a comfortable and exciting travel service has brought attention due to its social, psychological and economic benefits (Uysal et al., 2012). Although still manifesting deficiencies in the electronic contexts study, the provision of significant customer experiences in the tourism sector has triggered researchers' interest (Peng et al., 2014; Zhang et al., 2014).

Besides, the complex dynamism of experiences coming from the nature of the travel services shows the need for a focus on more relational factors (Lindberg et al., 2014). As Fyall et al. (2003, p. 645) state, "with increasing global competition owing to newly-emerging destinations and tourists becoming more exacting in their choice and desire for a variety of options, RM arguably offers considerable potential to achieve advantage". Customers' positive experiences lead towards a repetition of purchase and visit, and furthermore produce recommendations for future potential customers (Oppermann, 2000). Hence it is important

for the travel sector to apply RM, enhancing customer satisfaction, trust and loyalty. This relationship is directly influenced by the image that customers perceive regarding the travel services and the company providing it, since this impacts their evaluation, choice, decision making and future behaviours (Zhang et al., 2014).

The tourism sector includes services that involve detailed information search, time and money management, but also an impossibility to be previously tried out or experimented, and a perception of uncertainty, since in order to access the service, customers have to approach to it (travel services are not delivered to customers) (Vázquez et al., 2005). As stated in tourism and ST literature, all the website characteristics, the purchasing environment and the offer conditions influence customers' intentional behaviours and companies use them in different strategies to signal their trustworthiness and to communicate to their customers a favourable atmosphere for achieving satisfaction (Liu et al., 2013; Gao and Bai, 2014). Providing security and privacy protection, high-quality information, personalisation or familiarity with the travel website, for instance, affect customers' perception of the value of the travel service and the trustworthiness in the seller's website (Kim et al., 2008; Lee and Cranage, 2011). According to the SOR model (Mehrabian and Russell, 1974), as a consequence of these environmental stimuli, customers' behavioural responses are affected. Consequently, the way travels are organised has significantly changed since the appearance of the new technologies. The Internet and mobile phones, likewise, allow customers a completely new way for searching information, comparing offers and evaluating alternatives. Customers have the possibility to adapt the services to their preferences through customisation. After the service trial, they can use social networks to share their experiences, ideas, recommendations and be a part of a worldwide communication (Herrero et al., 2017). ICTs are vital for the tourism sector, since travel often encourages engaging in other activities, such as socialising or shopping (Robinson and Martin, 2010; Cao, 2012). Tourists nowadays have unlimited information regarding their choices, offered by companies all around the world, giving different possibilities for comparing, combining and adapting those services to their preferences. Timetables, schedules and prices are available with an anticipation of months and even years. News and improvements regarding the services are easily communicated through websites and electronic marketing, increasing service efficiency. As Ben-Elia et al. (2014, p. 57) state, "letting the fingers do the walking prevents unnecessary in-store shopping and shopping trips". Nowadays' tourists do not necessarily have to plan the trip in advance, since mobile phones and tablet characteristics, with location-

based services, GPS and travelling apps, allow travellers to make their decisions about accommodation, sightseeing and other needs and interests, even after reaching the destination (Xiang et al., 2015).

Moreover, in tourism research personality is confirmed to be an important indicator for differentiating customers and their travelling preferences (Yoo and Gretzel, 2011). Customers' self-confidence, their predisposition toward the electronic purchase of a travel, their information seeking behaviour, risk perceptions and receptivity are some of the travellers' personal characteristics suggested increasing their propensity to purchase high-involvement travel services (Lee et al., 2007; Ponte et al., 2015). In this sense, customers' technology readiness (Parasuraman, 2000) and their attachment to the website (Williams and Vaske, 2003), are likewise strong influencers of customers' behaviour, especially important in new technologies setting and allow observing customers in a greatly extensive way.

In the second place, the banking sector and specifically the *banking services* are constantly evolving, especially due to the recent economic crisis that has affected practically the whole world and that has yet been particularly felt in the Spanish market. In the banking services sector, the new technologies are considered to enhance the development of RM (Des Garets et al., 2009), creating new opportunities for establishing, evolving and preserving a long-term relationship between the company and the customer. A worthy offer leads to more sales and finally to a satisfied customer that will repeat the purchase and will generate more profits for the company (Heinonen, 2014). In the end, the success of a company depends on the establishment and maintenance of a lasting advantageous relationship with customers (Theron and Terblanche, 2010). Noticing the changes that have happened in this high-involvement service, while having in mind its importance for the companies' performance and customers' activities, it is interesting to get deeper into the observation of the electronic banking customers and the preferences and choices that lead them towards a relationship with the companies. Several meta-analyses confirm the interest in the banking services for explaining customers' behaviour and their relationship with companies, especially in a web-based environment (Das, 2009; Agariya and Singh, 2011; Brun et al., 2014).

A range of banking services has changed to the level that customers do not even have to know where their bank is and whom they interact with. Every information is directly sent to them, personalised, adapted completely to their needs and preferences. Companies use signals

to communicate the quality of their electronic banking services (Deng et al., 2010; Dauda and Lee, 2015). The security is guaranteed through certificates, digital signatures, pin codes, confirmation codes and other kinds of passwords and warranties that assure the conditions of the offered service. All of them are crucial issues in electronic banking transactions. Therefore, the complex banking services are now simpler tasks that customers repeat on a daily basis.

Furthermore, customers nowadays are more skilful, knowledgeable, aware of the variety of alternatives, independent and free to negotiate in order to obtain better conditions of the service (Heinonen, 2014). However, bank customers still face uncertainty, lack of information, transformation of services and most of all a high insecurity (Theron and Terblanche, 2010). In volatile times like this, banks have to transmit their clients an image of safety and protection. This concern coincides with the increasing ICTs implementation in the services sectors. This situation has pushed companies to change their banking services strategies and focus on finding other ways to develop an enduring favourable relationship with their customers (Theron and Terblanche, 2010), including even multichannel environment providing a variety of services (ONTSI, 2016). The opportunities that banking currently offers could be noticed, in sense not only of the services themselves, but in the way those services are offered, delivered and maintained for the customers, which is a strategy that the ST proposes for the B2C relation to be improved. These days there are completely virtual institutions offering electronic banking services such as virtual money, transfers, account consolidations, credit application and many more, clearly differentiating the way banking services are provided. If several years ago, the only way for paying a bill implied a physical contact, visiting an office and a handmade signature, now it can be done with a single click of the mouse, thanks to the ubiquity that these services offer. As Heinonen (2014, p. 450) state, these days "most people carry their banks with them in their smartphones; banks figuratively have a branch in almost every pocket".

However, coming from the dynamic environment of the electronic sectors, there are still issues that bother customers, which continue to be subject of scientific research, since the interrelations of different factors may play a significant role in influencing customer behaviour. In the same situation are the companies that are struggling to create attractive offerings that will draw multichannel customers' attention. To achieve that, they need information about the customers' preferences and the possible variations of the same.

Evidence for the customers' different use of Internet applications and new technologies acceptance is given in the literature (Özbek et al., 2014; Tan and Yang, 2014). Besides, individuals' information processing likewise impacts customers' decision making in high-involvement services such as electronic banking (Chen and Li, 2010; Shaki and Gevers, 2011). Accordingly, companies that get to know better their customers' preferences and personality, particularly relevant in multichannel service provision (Weinberg et al., 2007), can customise an improved offer, which will drive to the continuance of the desired B2C relationship (Lee and Chung, 2009; Koening-Lewis et al., 2010).

With the idea to give a global image of the revolution that has happened in the service offer in tourism and banking sectors, below is presented a table that summarizes the most innovative possibilities that companies provide to customers. We have chosen world's top 5 B2C oriented travel companies and world's top 5 banks.

Looking at the information provided in Table 5, it can be deduced that companies have a different level of implementations of new technology tools for offering their services to customers. For instance, in the case of travel-related services, the new technology tools are more standardised, but there is certain differentiation is the services offered, while in the case of the banking services, the services are basically the regular ones, while the possibilities to access these services are diverse. This evidence could serve as guidance to the actual situation of the selected sectors and as a direction towards possibilities for emphasising the elements that improve and distinguish the services presented at the market.

Table 5. New technologies uses in B2C services in tourism and banking sector

| Tourism sector			
Company	Country	Services	New technology uses
Expedia Inc.	USA	Bundle deals, flights and hotels reservations, vacation rental, car rental, cruises, things to do, deals, last minute, expedia+ membership rewards, scratchpad for saving favourite searches, travel management information, travel alerts, online check-in, feedback.	Internet, mobile app, social media.
Priceline Group	USA	Flights and hotels reservations, car rental, vacation packages, cruises, restaurant reservations, deals, bidding service, travel management information, feedback.	Internet, tablet and mobile app, social media.
Carlson Wagonlit Travel	USA	Flights, trains, hotels, destinations, spa and health services, cruises, car rental, deals, membership rewards, travel management information, feedback, activities, events, wine and culinary tourism.	Internet, mobile app, telephone, social media, RSS.
Flight Centre USA	USA	Vacations, cruises, flights, hotels, guided tours, group travel, wedding destinations, student trips, social, environmental and volunteering related tours, health and wellness services, travel management information.	Internet, mobile app, social media.
American Express Travel	USA	Flights, hotels, resorts, vacations, cruises, car rental, membership rewards, travel insurance, travel cheques, deals.	Internet, mobile app, social media.
Banking sector			
Company	Country	Services	New technology uses
Industrial and Commercial Bank of China	China	E-banking, bank card issues and priorities, personal loans, personal deposit, global market, bill business, financial services.	Internet, telephone, mobile, chat banking, messenger, account manager, custody account, self-help service (business guide), operator service (telephone, sms, online message), own software, social media.
Mitsubishi UFJ Financial Group	Japan	Checking and savings, loans and credits, investments, retirement and insurance, deposit and cards, online and mobile banking.	Internet, telephone, ATM, mobile, sms banking, support videos and demos, own software, social media.
Banco Santander	Spain	Transactions and account information and management, cards issues, savings, loans and investments, car, home, life and health insurance, student centre, online and mobile banking.	Internet, mobile, ATM, watch banking, contactless card payment, blockchain technology, own software, social media.
HSBC Holdings	UK	Transaction banking, cards issues, foreign exchange, loans and investments, retirement, insurance and wealth planning, online and mobile banking.	Internet, mobile, ATM banking, advice videos and demos, own software, social media, RRS feed.
BNP Paribas	France	Account services, cards issues, loans, credits, insurance, savings and stock exchange.	Internet, mobile, tablet, watch banking, own software, social media.

7. DISCUSSION

In this study, after considering more than 300 research papers, we give a theoretical background of the most relevant theories used in the marketing research of customer behaviour. In this way, we take the RM approach as a base, and we observe different theories and theoretical proposals that contribute to a better B2C relationship. Thus, in this study, it can be observed the evolution of the RM and the constant inclusion of new variables that were found crucial for the establishment and maintenance of a B2C relationship. Then, the importance of two-way communication between companies and customers was likewise found to be one of the essentials in B2C relations. Having in mind all the exposed in the earlier sections, it can be concluded that services sectors have changed enormously in the last two decades, enabling a variety of possibilities for both customers and companies. Thus, customers benefit in the obtention of the service, in sense of more comfortable, easy and efficient acquisition, and companies in the delivery of the service, including service characteristics, the channel in which it is offered and the communication with their customers.

In Figure 2 are summarised the aspects which are most frequently considered to contribute to the variations in services provision and to influence customer behaviour. There is a distinction made between the three phases of a relationship: its establishment, its development and its maintenance, presenting a usual B2C relationship lifecycle for the electronic contexts. The influencing elements are organised by the phase in which they have highest impact on customers' behaviour and their relationship with the companies. Here are included signals communication services' and service providers' features, characteristics describing the electronic environment of services provision and customers' personality traits affecting their decisions in electronic markets. As it can be observed, the service characteristics communicated to the customer are relevant during the whole relationship, aiming to fight the information asymmetry and the possible uncertainty customers might perceive. Nevertheless, although aspects such as, for instance, security or service quality must maintain their traits during the whole relationship, other aspects like price, interaction or advertising and entertainment would be less important once the relationship is stable, since it is supposed that the loyal customers are satisfied ones. Regarding technology-related features, the perceived ease of use, the usefulness, the perceived control and the influence coming from reference groups regarding the use of certain new technology have greater

impact in the relationship establishment phase, especially in the case of unexperienced electronic customers, a tendency that decreases as the customer has own experience and a shaped behaviour. Elements that would lose their pertinence for customer behavioural responses as the relationship progresses would likewise be customers' self-efficacy, anxiety, playfulness and demographical characteristics. The rest of the influencing factors coming from the technological environment of the service provision and those related to customers' personality are equally important in every phase of the relationship lifecycle. This happens because although the service conditions might stay the same, customers' necessities, preferences, experiences and knowledge could be transformed as time passes and as the usage of electronic services becomes a repeated action.

Figure 2. B2C relationship lifecycle and influencing elements in the electronic provision of services
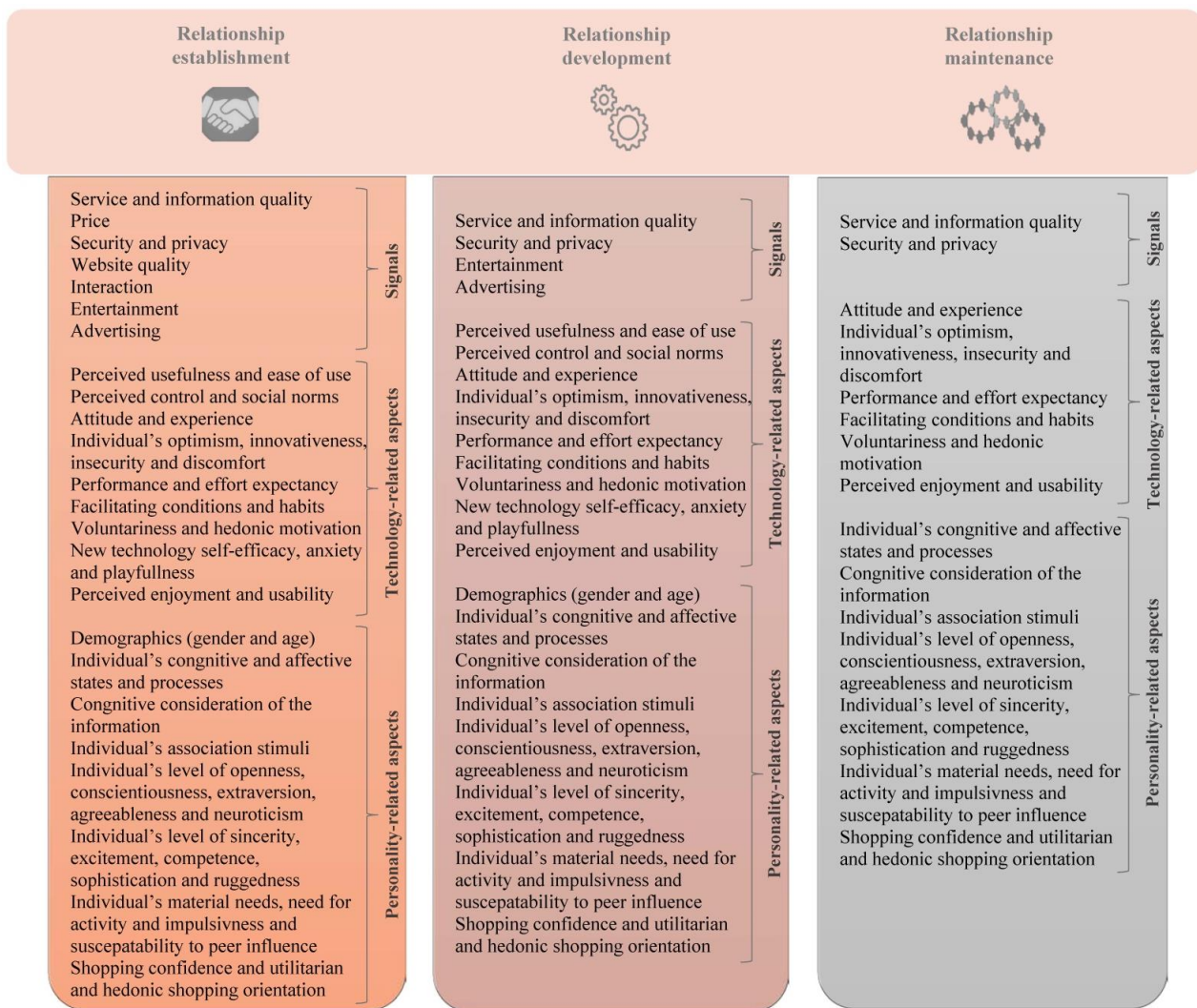
Taking as a foundation the theoretical concepts previously contemplated, researchers could find this study useful for determining the right direction in the adoption of a certain approach, with the objective of filling gaps, based on empirical evidence, in the field of customer behaviour in marketing investigation. Apparently, there are many studies that deal with the factors influencing customers' perceptions, attitudes and behaviour, provoked by a multitude of marketing activities that companies constantly employ to capture and maintain their clients. However, having in mind the most studied effects on customers' responses mentioned in this research, at this point we find essential to determine the degree of influence that these aspects have on customers and the interrelations between them. Moreover, detecting the situations when one service component might have a positive or negative effect, would, as well, be useful to shrink the breach between the objective actions and the subjective reactions, since the approach to attract one customer, might not be the best for attracting another. Through all this, companies could have a clearer image of the importance that each service feature has for their target customers, evidence by which a broader familiarity with customers themselves will be likewise obtained.

Another possible line for future research could be a quantitative analysis based on a survey exploring actual clients' perception of the services in the banking and tourism sectors. It would be useful to obtain first-hand information about customers' use, habits and satisfaction regarding the services provided. This fact would further help to study the act of sharing experiences through traditional and electronic WOM, which would make companies be more aware of their performance and strengthen their customers net (Chiu et al., 2016; Cambra-Fierro et al., 2017). Even more enriching than studying only one aspect that affects customer behaviour, would be to interrelate different ones. In this way, it could be possible to address not just the direct effects on customers' responses, but the relations between the different variables or even their moderating effects. For instance, in order to pay sufficient attention to every one of the three RM priorities (Eiriz and Wilson, 2006): a) personality-related traits could help companies to better describe their target clients and delineate the wanted relationship; b) signals could be used to explain what service characteristics, coming from the company's site, define and influence the relationship, and c) the new technologies aspects could determine the way of managing that relationship. Additionally, Figure 2 can be used as a guidance for exploring the different phases of a relationship and determine the most influencing aspects that could vary customers' behaviour in a precise moment of the B2C

relationship, so as to find the best ways, for both customers and companies, to establish, develop and maintain their bond.

These approaches could likewise be related to some other disciplines, which have given foundation to establish models that were describing customers' behaviour from a more technology-related or personality-related perspective. From a managerial point of view, for instance, it is important to look into the possible differences between an actual activity and customers' perception of the same (Bruhn et al., 2009). An understanding of these discrepancies could provide companies with precise knowledge about the consequent relation between companies' actions and customers' behavioural responses.

As a matter of fact, the constant evolution in the services provision brings out the necessity to interchangeably use approaches from different disciplines, since it is more and more obvious that the environment where the customers are acting is nowadays an omnichannel one. Opting for a strategy like this, companies are trying to offer a seamless experience to their customers and give them the possibility to purchase their services. Researchers could use this trend of companies' doing business and try coming out with theoretical proposals that could encompass different aspects that have been found in the presented literature as influencing ones in describing customer behaviour in the context on travel and banking services, being these the two most frequently electronically bought services.

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[i] In the rest of this study, we will refer mainly to services, unless otherwise specified.

[ii] Omnichannel synergy indicates the interactive and simultaneous use of the different available channels and customer touch points, in order to optimise channels' performance and customers' experience across all the channels (Verhoef et al., 2015).

[iii] According to the American Psychological Association "p**ersonality** refers to individual differences in characteristic patterns of thinking, feeling and behaving". The study of personality focuses on the individual differences in particular personality characteristics, and tries to understand how the different parts of a person come together as a whole (APA, 2016).